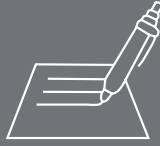


Digital Identity: How Governments can achieve fast transformation on the scale

In the past decade, the number of digital exchanges has substantially increased. As countries rely majorly on digital networks to deliver important public and private services, the ability of customers to remotely access services through Digital Identification becomes extremely crucial. On a global level, Governments are working to roll out Digital Identity schemes but a few have adopted and utilized the use of Digital Identity efficiently. Digital Identity enables reliable authentication and allows delivery of a variety of services via web or mobile applications that mandatorily require identity proof. The demand for convenience and efficiency has increased exponentially, leading to the necessity of digital identity. Given that it maintains security in our digital lives, Digital Identity has possessed considerable social and economic benefits that include reduced costs and enhanced financial and social inclusion.

The important concern is - How can Governments create a trusted Digital ID management system that assures security and convenience, allowing its citizens to access public services in the most efficient and secure



From The Chairman's Desk



Alok Kumar Agarwal
Chairman & Managing Director

“*Digital ID can significantly streamline relations between Governments and the private sectors that include taxes, corporate registrations, economic support, etc. With online interaction facility, technology can lead to cost-efficiency.*”

manner, preventing cybercrime activities. To unlock the potential of digital ID, Governments should encourage a virtuous circle of supply and demand. On the supply side, it means delivering schemes that are technically and legally enabled for multiple applications. Speaking of demand perspective, Governments must ensure that Digital Identity schemes are easily accessible and are linked to the services that individuals most frequently use. They also need to assure positive user experience and a high level of reliability.

It is believed that Digital ID can significantly streamline relations between Governments and the private sectors that include taxes, corporate registrations, economic support,

etc. With online interaction facility, technology can lead to cost-efficiency. In addition, it supports regulatory compliance, providing secure ways for age and background verifications.

Needless to say, a functional Digital ID is a big move towards a digital society, wherein individuals and businesses can rely on each other online. To encourage participation at a big scale, such Digital ID schemes should be introduced by Governments that manifestly deliver value to the users. With the ubiquity of advanced technology, it is fine to say that Governments can get ahead of the curve by working strategically to deliver on the promise of Digital Identity.

PMJAY: Ensuring easy access to healthcare services

The uncertainties in life have driven a notable growth of the healthcare sector in India. The subsequent rise in the demand for medical insurance policies over the past few years has laid immense pressure on the Government to enable access to healthcare services considering several health parameters. To battle medical contingencies, the Indian Government has introduced Pradhan Mantri Jan Arogya Yojana (PMJAY). The scheme subsumes Ayushman Bharat Yojana to offer financial security to the underprivileged in case of unannounced medical exigency. The scheme provides health coverage worth INR 5 Lakh that includes costs incurred for a majority of diagnostics, medical treatment, pre-hospitalization, and medicines.

The benefits offered by the health plan are massive; let us take a look at the below-listed PMJAY benefits provided to the poor families:

- Healthcare cover of INR 5 lakh per family
- Handles all the uncovered hospitalization expenses easily and efficiently
- All pre-existing diseases covered
- Cashless and paperless registration and administration
- Covers the transport allowances of the beneficiary during the pre-hospitalization and post-hospitalization period
- Substantial reduction of out-of-pocket expenditure

The benefits of INR 5,00,000 are on a family floater basis which means that it can be used by one or all family members. The health scheme has been designed in such a way that there is no bar on family size or age of members. Additionally, pre-existing diseases are covered from the very first day.

Alankit offers cost-effective and secure e-card printing solutions for your PMJAY scheme needs. The card printers are packed with industry-leading innovations that make desktop ID card printing simple and economical. To avail of the card, Government has appointed various organizations to enable card-printing to the scheme beneficiaries. Alankit, the authorized PSA enables you to get a high-quality Ayushman Bharat Card in real-time at cost-effective prices.



Investment Opportunity

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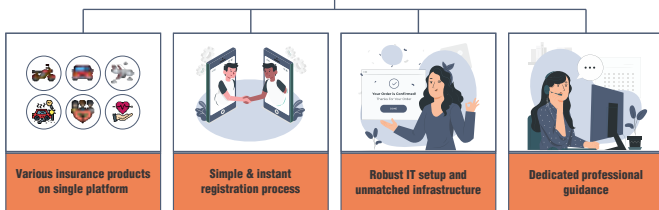


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Health Insurance Plans by various companies

Health Insurance Plans	Covid-19 Coverage (Hospitalizations)	Age Limit (Min-Max)	Sum Insured (Min-Max)	Network Hospitals
HDFC ERGO Health Optima Restore Plan	Yes	5-65 Years	Rs. 5 Lakh - Rs. 50 Lakh	10000+
HDFC ERGO my:health Suraksha Silver Smart	Yes	18 Years & Above	Rs. 3 Lakh - Rs. 5 Lakh	10000+
Care Health Care Plan (Religare Care)	Yes	91 Days & Above	Rs. 4 Lakh - Rs. 6 Crore	7800+
SBI Arogya Premier Policy	Yes	3 months - 65 Years	Rs. 10 Lakh - Rs. 30 Lakh	6000+
Bajaj Allianz Health Guard	Yes	18-65 Years	Rs. 1.5 Lakh - Rs. 50 Lakh	6500+
National Parivar Mediclaim Plus	Yes	18-65 Years	Rs. 6 Lakh - Rs. 50 Lakh	6000+
Liberty Health Connect Supra Top-up	Yes	18-65 Years	Rs. 3 Lakh - Rs. 1 Crore	3600+
Star Family Health Optima Plan	Yes	18-65 Years	Rs. 1 Lakh - Rs. 25 Lakh	9900+
Reliance Critical illness Insurance	Yes	8-55, 60, & 65 Years (as per the SI)	Rs. 5 Lakh - Rs. 10 Lakh	7300+
IFFCO Tokio Health Protector Plus	Yes	18-65 Years	Rs. 2 Lakh - Rs. 25 Lakh	5000+

Why choose us?



To know more, you may contact us at

+91-9773-775-775 | insurance@alankit.com

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CIN NO.: U74999DL2002PLC114620

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UTI Small Cap Fund

(Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks)

Key dates and key features:

Key dates of the New Fund Offer (NFO)

Opens on	December 2, 2020, Wednesday
Closes on	December 16, 2020, Wednesday
Allotment of Units on	December 22, 2020, Tuesday
Re-opens on	December 23, 2020, Wednesday

Key features of the Fund

Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies.
Fund Manager	Mr. Ankit Agarwal, B.Tech, PGDM (IIM-B)
Benchmark	Nifty Small Cap 250
Minimum Investment	Minimum initial investment is Rs. 5,000/ and in multiples of Re. 1/-.
Load structure	Entry Load: Nil Exit Load: Less than one year - 1%; Greater than or equal to one year - Nil

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For more information, Contact us:

Ph. : +91-11-4254 1933 / 992, Mob. +91-9582200551

DISCLAIMER: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

While all efforts have been taken to make this scheme as authentic as possible, please refer to the print versions, notified Gazette copies of Acts/Rules/Regulations for authentic version or for use before any authority. We will not be responsible for any loss to any person/entity caused by any short-coming, defect or inaccuracy inadvertently or otherwise crept in this scheme.

CIN : U74210DL1991PLC042569



Why an NRI needs a PAN Card?

The last century has witnessed a number of Indian residents migrating to different parts of the globe, majorly in search of work. At present, Non-Resident Indians or NRIs can be found almost everywhere across the globe, showcasing their talents and boosting the economy globally. While it is important for resident Indian taxpayers to mandatorily hold PAN, NRIs who wish to participate in stocks or receive rental income in the nation is expected to quote PAN, integrating them into the folds of our society. When a PAN Cardholder moves from one state to another, he needs to get his Assessing Officer changed based on his new address. An NRI needs a PAN Card because all of his taxable transactions in India are to be recorded by the Income Tax Department. Alankit offers reliable and cost-effective PAN services to NRIs in a time-efficient manner.

Here, we have listed below a few reasons as to why an NRI requires a PAN Card:

- As per SEBI, a PAN card is required to trade in the Indian stock market.
- Sale or purchase of any immovable property valued at five lakh rupees or more;
- Sale or purchase of a motor vehicle or vehicle, [the sale or purchase of a motor vehicle or vehicle does not include two-wheeled vehicles, inclusive of any detachable side-car having an extra wheel, attached to the motor vehicle;
- A time deposit, exceeding fifty thousand rupees, with a banking company;
- A deposit, exceeding fifty thousand rupees, in any account with Post Office Savings Bank;
- A contract of a value exceeding one lakh rupees for sale or purchase of securities;
- Opening a bank account;
- Opening a Demat account;
- Making an application for installation of a telephone connection (including a cellular telephone connection);
- Payment to hotels and restaurants against their bills for an amount exceeding twenty-five thousand rupees at any one time;
- Payment in cash for the purchase of bank drafts or pay orders or banker's cheques for an amount aggregating fifty thousand rupees or more during any one day;
- Deposit in cash aggregating fifty thousand rupees or more with a bank during any one day;
- Payment in cash in connection

Alankit News

The Year 2020 has imposed a new move on lives & livelihoods but Diwali is one of the most extravagant celebrations at Alankit. Since we are still in the midst of the pandemic, the safety of our employees is our utmost priority. Planning a festive celebration with COVID restrictions is challenging but to keep up with the spirit of celebrations, Alankit organized Diwali along with maintaining norms of social distancing. Employees showed love for traditional ensembles to showcase their dressing that fitted the festive theme. The floor-wise Rangoli competition added more color and joy to the atmosphere. Virtual Tambola Contest was the cherry on the cake to add layers of fun to the celebration.

WINNERS OF DIWALI CONTEST

Congratulations!



Best Dressed Female & Male

Ms. Anjana Rawat
(Tender Dept)

Mr. Abhishek Bhartia
(Account Dept)

Rangoli Competition Winners

1st Prize

Alankit House - 2nd Floor

2nd Prize

Alankit Heights - 1st Floor

3rd Prize

Alankit House - 1st Floor

Tambola Winners

1 Early Five

Mr. Himanshu Verma
Jaipur Branch

2 Top Row

Ms. Heena Wadhwa
Smart Card Division (HO)

3 Middle Row

Mr. Kunal Kumar
Jaipur Branch

4 Bottom Row

Mr. Abhishek Kumar
Technology

5 1st Full House

Ms. Shipra Sharma
RTA

6 2nd Full House

Mr. Himanshu Verma
Jaipur Branch



Knowledge Cafe

New measures on the Government GST portal to serve taxpayers efficiently

With India adjusting to the global health crisis and new tax reforms being implemented, the Central Board for Indirect Taxes (CBIC) and Customs and the Goods and Services Tax Network (GSTN) have been engaged in planning and executing new measures to serve taxpayers in a more efficient way while enhancing compliance.

We have listed the latest updates on the Government GST portal and new measures announced by the GST authorities to eliminate the cascading effects of tax and boost the economy.

• Enhanced bandwidth to ensure taxpayers' convenience

With the upgraded infrastructure on the GST portal, it is easier to accommodate Lakhs of taxpayers without experiencing any downtime. The existing Government GST portal has been upgraded to be future-ready and enable taxpayers a seamless GST billing and return filing experience to overcome the GST challenges. At

present, the GST system can handle 5 lakh concurrent users efficiently to ensure enhanced compliance.

According to the GSTN data, a great number of hits has been witnessed on the Government GST portal for GSTR-3B filing at the end of September 2020. Considering the lockdown relaxations by the Government and as tax deadline draws closer, the increase in capacity has been in preparation as GST authorities expect a large volume of taxpayers on the GST portal.

• AI to help detect GST fraud in real-time

In a move that will tighten the leash around tax evaders, the tax authorities have announced the use of Artificial Technology (AI) to curb tax fraud in real-time with higher efficiency. The new tax reform of e-invoicing implemented in October 2020 involves the issue of a unique invoice reference number. Every B2B e-invoice generated by companies has to be authenticated by the Invoice Registration Portal and is important to furnish while generating bills and return filing.

Conclusion: The objective of the new measures is to curve out the GST frauds and India emerging as a major contributor in the digitization of tax processes, the new actions by the Indian Government will ensure a smooth GST journey.



HR Corner

We look to inspire confidence and empower change. Join Alankit, and you could too.

All eligible candidates are open to apply for the below-mentioned job opportunity

Position 1:
Field Executive - Business Correspondent

JOB Description

- Must have knowledge of CSP Sector
- Exposure to FI
- Liaisoning with PSU Banks
- Need to manage CSP base of the allocated region
- CSP visits and reports
- Branch visit of PSU banks
- Identification of CSP points and parties
- Training and product knowledge sharing to client
- Proper knowledge of banking products such as CASA, RD, FD, Micro ATM and insurance products
- Ensure high-class service delivery to key clients

Experience:
0 - 2 Years

Qualification:
Any Graduate

Location:
Dehradun, Rudrapur, Agra, Haldwani

Position 2:
Field Executive - Insurance

JOB Description

- Must have knowledge of Insurance
- Exposure in General, Life & Health Insurance
- Ensure high-class service delivery to key clients
- Ensure adherence to sales processes and requirements
- Achievement of monthly, quarterly & yearly business plan
- Excellent interpersonal and communications skills with flair in client handling/ relationship interfacing.
- Proficient in MS office tools like word and excel.
- Must be willing to travel in assigned region/ areas of operation

Experience:
0 - 2 Years

Qualification:
Any Graduate

Location:
Patna, Indore



Feel free to refer your friends/relatives with related qualifications and expertise. Mail your Resumes to hr@alankit.com



हिन्दी
अनुभाग

सुविचार

एनपीएस में एसआईपी (SIP) के जरिए निवेश

पेंशन फंड रेगुलेटरी ऑथरिटी (PFRDA) ने न्यू पेंशन सिस्टम के निवेशको के लिए डायरेक्ट रेमिटेंस की सुविधा शुरू की है। इससे निवेशक न्यू पेंशन सिस्टम में भी म्यूचुअल फंड्स की तरह एसआईपी (SIP) के जरिए निवेश कर सकते हैं। निवेशक अपने हिसाब से नियमित और तय अवधि मासिक और तिमाही चुन सकता है। डायरेक्ट रेमिटेंस की सुविधा का लाभ सभी सरकारी, गैर सरकारी एनपीएस (NPS) ग्राहक उठा सकते हैं इसके लिए PRAN से लिंक वर्चुअल आईडी (Virtual ID) बनानी होगी जिसके जरिये निवेशक टियर-1 और टियर-2 खातों में स्वेच्छा से न्यूनतम 500 रुपये जमा कर सकते हैं। यह वर्चुअल आईडी भी यूनीक होती है। स्वैच्छिक योगदान के साथ निवेशक को अपने निवेश का उसी दिन का NAV भी मिलता है।

सबसे पहले एनपीएस निवेशक को एक वर्चुअल आईडी बनानी होगी यह एक वन टाइम प्रोसेस है। यह यूनीक आईडी PRAN से हमेशा के लिए लिंक हो जाएगी। इसके बाद आपके PRAN से लिंक मोबाइल पर एक ओटीपी (OTP) आयेगा और ऑथेंटिकेशन की प्रक्रिया पूरी हो जायेगी। आप नेट बैंकिंग में लॉग इन करके बैनिफिशियरी के तौर पर ट्रस्टी बैंक के IFSC से जेनरेट किए गए वर्चुअल आईडी को लिंक कर सकते हैं। अब आप नेट बैंकिंग के जरिए ऑटो डेबिट, मासिक, तिमाही, सालाना आदि विकल्प चुन सकते हैं।

घिनित रहना समय की बर्बादी के अतिरिक्त कुछ भी नहीं है। इससे कुछ भी नहीं बदलता, सिवाय इसके कि हम बिना किसी कार्य के बहुत व्यस्त रहते हैं।

सही राह पर चलना थोड़ा मुश्किल जरूर है पर उस रास्ते पर आपको कोई गिरा नहीं सकता।

खुद का गुस्सा इतना महगों करो कि कोई खरीद न पाएँ और खुद की खुशी इतनी सस्ती करदो कि सब ले जाएँ।

वाणी, विचार और स्वभाव से संस्कार झलकता है, और जैसे संस्कार वैसे व्यक्तित्व का निर्माण होता है।

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